

United States Bankruptcy Court
Northern District of Ohio

In re:
Kimberly Gail Meyers
Debtor

Case No. 19-12057-jps
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0647-1

User: mgaug
Form ID: 318

Page 1 of 2
Total Noticed: 44

Date Rcvd: Aug 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2019.

db
25973443 +Kimberly Gail Meyers, 301 Inwood Blvd., Avon Lake, OH 44012-1561
25973446 +Capital One, 2365 Northside Dr., San Diego, CA 92108-2709
25973447 Citicards, P.O. Box 6421, Sioux Falls, SD 57117
25973447 +Cross River Bank, 885 Teaneck Road, Teaneck, NJ 07666-4505
25973450 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,
GRAND RAPIDS MI 49546-6253
(address filed with court: Fifth Third Bank, 38 Fountain Square Plaza,
Cincinnati, OH 45263)
25973441 ++FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096
(address filed with court: Blaze, 500 East 60th Street, Sioux Falls, SD 57104)
25973449 Fifth Third, Po Box 630170, Cincinnati, OH 45263 0170
25973453 +First Savings Credit, 500 East 60th St, North, Sioux Falls, SD 57104-0478
25973458 Lendmark Financial Services, 2118 Usher Street, N.W., Conyers, GA 30094
25973460 +Lormet Community Federal, 2051 Cooper Foster Park Road, Amherst, OH 44001-1208
25973467 +PNC Bank, 1900 East Ninth Street, Cleveland, OH 44114-3484
25973470 +Scorewards, P.O. Box 965005, Orlando, FL 32896-5005
25973472 +Storage Zone Avon, 998 Center Road, Avon, OH 44011-1204
25973473 #+Toys R Us, 1 Geoffrey Way, Wayne, NJ 07470-2035
25973474 +U.S. Department Of Education, 2401 International, Madison, WI 53704-3121

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

ust
+E-mail/Text: ustpregion09.cl.ecf@usdoj.gov Aug 09 2019 22:56:07 Cynthia J. Thayer,
US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234
25973436 +EDI: ACECASHXPRESS.COM Aug 10 2019 02:38:00 Ace Cash Express,
1231 Greenway Drive, Suite 600, Irving, TX 75038-2511
25973437 +EDI: RMSC.COM Aug 10 2019 02:38:00 Amazon, P.O. Box 965015, Orlando, FL 32896-5015
25973438 +EDI: AMEREXPR.COM Aug 10 2019 02:38:00 American Express, P.O. Box 297871,
Fort Lauderdale, FL 33329-7871
25973439 EDI: BANKAMER.COM Aug 10 2019 02:38:00 Bank Of America, Po Box 15019,
Wilmington, DE 19886 5019
25973440 EDI: BANKAMER.COM Aug 10 2019 02:38:00 Bank of America, P.O. Box 982238,
El Paso, TX 79998
25973442 +EDI: CAPITALONE.COM Aug 10 2019 02:38:00 Capital One, P.O. Box 6492,
Carol Stream, IL 60197-6492
25973445 +EDI: CHASE.COM Aug 10 2019 02:38:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298
25973448 EDI: DISCOVER.COM Aug 10 2019 02:38:00 Discover, P.O. Box 15316, Wilmington, DE 19850
25973451 EDI: AMINFOFP.COM Aug 10 2019 02:38:00 First Premier Bank, Po Box 5519,
Sioux Falls, SD 57117 5519
25973452 +EDI: AMINFOFP.COM Aug 10 2019 02:38:00 First Premier Bank, 3820 North Louise Avenue,
Sioux Falls, SD 57107-0145
25973454 +EDI: BLUESTEM Aug 10 2019 02:38:00 Gettington, 6250 Ridgewood Road,
Saint Cloud, MN 56303-0820
25973455 +EDI: CBS7AVE Aug 10 2019 02:38:00 Ginny's, 1112 Seventh Avenue, Monroe, WI 53566-1364
25973456 +EDI: RMSC.COM Aug 10 2019 02:38:00 JC Penney, 6501 Legacy Drive, Plano, TX 75024-3698
25973457 +E-mail/Text: bncnotices@becket-lee.com Aug 09 2019 22:55:42 Kohls, P.O. Box 3115,
Milwaukee, WI 53201-3115
25973459 +EDI: RMSC.COM Aug 10 2019 02:38:00 Levin Furniture, P.O. Box 960061,
Orlando, FL 32896-0061
25973461 EDI: RMSC.COM Aug 10 2019 02:38:00 Lowe's, Po Box 530914, Atlanta, GA 30353 0914
25973462 +E-mail/Text: bankruptcy@moneykey.com Aug 09 2019 22:58:08 Money Key Oh, Inc.,
3422 Old Capitoal Trail, Suite 1682, Wilmington, DE 19808-6124
25973463 EDI: CBS7AVE Aug 10 2019 02:38:00 Monroe And Main, 1112 7th Avenue,
Monroe, WI 53566 1364
25973464 +E-mail/Text: bankruptcynotices@schear.net Aug 09 2019 22:57:31 Ncp Finance Ohio, Llc,
205 Sugar Camp Circle Dept. Enov, Dayton, OH 45409-1970
25973466 +E-mail/Text: bankruptcynotices@schear.net Aug 09 2019 22:57:31 Ncp Finance Ohio, Llc,
205 Sugar Camp Circle Dept. Aea, Dayton, OH 45409-1970
25973465 +E-mail/Text: bankruptcynotices@schear.net Aug 09 2019 22:57:31 Ncp Finance Ohio, Llc,
205 Sugar Camp Circle, Dept. Cng, Dayton, OH 45409-1970
25976170 +EDI: PRA.COM Aug 10 2019 02:38:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
25973468 EDI: RMSC.COM Aug 10 2019 02:38:00 Pay Pal Credit, Po Box 71202,
Charlotte, NC 28272 1202
25973469 +EDI: PHINELEVATE Aug 10 2019 02:38:00 Rise, 4150 International,
Fort Worth, TX 76109-4892
25973471 EDI: CBS7AVE Aug 10 2019 02:38:00 Seventh Avenue, 1112 7th Avenue,
Monroe, WI 53566 1364
25973475 EDI: RMSC.COM Aug 10 2019 02:38:00 Walmart, P.O. Box 965024, El Paso, TX 79998
25973476 +EDI: WFNBN.COM Aug 10 2019 02:38:00 Wayfair, Po Box 659617, San Antonio, TX 78265-9617
25973477 +E-mail/Text: admin@rosebudlending.com Aug 09 2019 22:58:06 Zoca Loans, Po Box 1147,
27565 Research Park Dr, Mission, SD 57555-1147

TOTAL: 29

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
25973444* Capital One, Po Box 6492, Carol Stream, IL 60197 6492

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 11, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 9, 2019 at the address(es) listed below:

Kari B. Coniglio kbconiglio@vorys.com,
mdwalkuski@vorys.com;kbc@trustesolutions.net;jncash2@vorys.com
William J. Balena on behalf of Debtor Kimberly Gail Meyers docket@ohbksource.com,
debra@ohbksource.com

TOTAL: 2

Information to identify the case:Debtor 1 **Kimberly Gail Meyers**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8116**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **Northern District of Ohio**Case number: **19-12057-jps****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kimberly Gail Meyers

8/9/19**By the court:** JESSICA E. PRICE SMITH
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.